

ALLOYA UPDATE

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One-of-a-Kind Team, One-of-a-Kind Training

Your credit union team is one-of-a-kind. Shouldn't your training be that way, too? Alloya proudly offers personalized training sessions that are designed to give your credit union staff the extra support they need, free of charge. Whether it's an overview of the features and functionality of Premier View, or specific product training, we have you covered.

KEY BENEFITS

Empower new employees with a solid foundation of Premier View's capabilities.

Give both new and existing employees the opportunity to dive deeper into products and their features.

Optimize your team's performance by addressing specific questions about our products and Premier View.

Whether you're introducing new hires or polishing the skills of your existing team members, a personalized training session is a valuable opportunity to enhance your team's skills and productivity. To request personalized training, visit www.alloyacorp.org/form-personalized-training.

In a vote by credit unions, Alloya's new peer-to-peer (P2P) payment solution was recently named the winner of the "Innovations in Payments" award as part of the annual Innovation Series presented by CreditUnions.com and Callahan & Associates.



Competing alongside three other finalists in the payments category, Alloya's P2P innovation was developed in partnership with two fintech companies, Neural Payments and Prizeout, showcasing the power of cooperation, a core value of the credit union movement.

Together, we have created a P2P payment solution that's both simple and uncompromising. Perks on perks for your credit union, your members and your members' friends and family, too.



Visit www.alloyacorp.org/P2P-simplified to learn more about our award-winning solution.

Be the Difference | The Real-Life Impact of Real-Time Payments

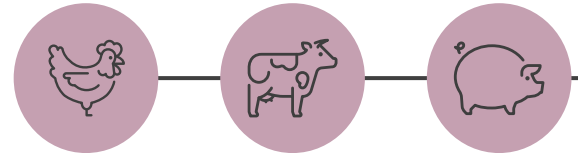
BY KURT STEVENSON, SENIOR VICE PRESIDENT, PAYMENTS

What's been the most impactful invention of your lifetime?

The computer? The smartphone? The air fryer? GPS? Free two-day delivery?

Whatever inventions come to your mind, I have a suspicion that payment inventions aren't among them. But just as mobile devices, kitchen machinery and online shopping have evolved to make our lives easier, so have payments – and I'd like to think for the better. Imagine buying groceries with solid gold coins. Heck, imagine bartering for your groceries with livestock!

Our lives are so much better with modernized and digitized payments. As payments continue to gain speed – moving and settling in real time – they will continue to impact our lives in significant ways.



Now, I know what you may be thinking. *Do consumers really care about real-time payments?* It's true, many faster payments simulate the real-time payments experience, but in certain cases, near-real-time simply won't cut it. In those cases, a tried-and-true real-time payment makes all the difference.

WHAT MAKES A PAYMENT TRULY REAL TIME?

They're immediately reflected in end-user credit union (or bank) accounts.

They settle between financial institutions within seconds.

They're irrevocable.

They're available 24 hours a day, 7 days a week, 365 days a year.

HOW DOES THAT TRANSLATE TO THE LIVED EXPERIENCES OF YOUR MEMBERS?



For a member who's struggling to make ends meet, the ability to receive a same-day paycheck for that day's work could be the difference between an overdue electric bill and keeping the lights on.



For a member who's been house hunting for years, the ability to make an earnest down payment on a Saturday afternoon could be the difference between a lost opportunity and buying her dream home.



For a member whose town was devastated by a hurricane, the ability to immediately receive emergency funds could be the difference between going to bed hungry and feeding his family.

If they haven't already, your members will come to know about the difference in real-time payments. Once they know about it, they will crave that difference in their own life. As a credit union leader, it's up to you to ensure your members can access this capability at your credit union, rather than elsewhere. And believe me, go elsewhere they will. Credit union members are willing to pursue additional financial relationships to access the services they want, like same-day paychecks, Saturday afternoon down payments and immediate access to emergency funds.

Real-time payments have real-life impact. Your credit union's payment offerings make all the difference. Will you be the difference? Visit www.alloyacorp.org/real-time-payments-simplified for more stories and solutions.